

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for Secured Creditor

Deutsche Bank National Trust Company, as Trustee, in
trust for the registered holders of Morgan Stanley ABS
Capital I Inc. Trust 2007-HE5, Mortgage Pass-Through
Certificates, Series 2007- HE5

In Re:

Sonya K. Royster,

Debtor



Order Filed on July 23, 2020
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-28873 SLM

Adv. No.:

Judge: Stacey L. Meisel

CONSENT ORDER CURING POST-PETITION ARREARS

The relief set forth on the following pages, numbered two (2) through three(3) is hereby
ORDERED.

DATED: July 23, 2020

A handwritten signature in cursive script that reads "Stacey L. Meisel".

Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Sonya K. Royster

Case No: 19-28873 SLM

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

This matter having been brought before the Court by Denise Carlon, Esq., KML Law Group, P.C. attorneys for Secured Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-HE5, Mortgage Pass-Through Certificates, Series 2007- HE5 holder of a mortgage on real property known as 380 Watsessing Avenue, Bloomfield, NJ, 07003, with the consent of Scott D. Sherman, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 24, 2020 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2020 through June 2020 for a total post-petition default of \$9,604.02 (4 @ \$2,422.05, \$84.18 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$9,604.02 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** the debtor will file a modified plan within twenty days of the entry of this order;

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2020, directly to Secured Creditor, Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 841665 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Sonya K. Royster

Case No: 19-28873 SLM

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

I hereby agree and consent to the above terms and conditions:

Dated: 7/15/2020

/s/ **Denise Carlon**

DENISE CARLON, ESQ., ATTORNEY FOR CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 7/7/2020

/s/ **Scott D. Sherman**

SCOTT D. SHERMAN, ESQ., ATTORNEY FOR DEBTOR

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New Jersey

In re:
Sonya K Royster
Debtor

Case No. 19-28873-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2020.

db +Sonya K Royster, 380 Watsessing Avenue, Bloomfield, NJ 07003-6072

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, et al... rsolarz@kmlawgroup.com
Scott D. Sherman on behalf of Debtor Sonya K Royster ssherman@minionsherman.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5